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Appl. No: 09/809,116

## REMARKS

The last Office Action of October 26, 2003, has been carefully considered. Reconsideration of the instant application in view of the foregoing amendments and the following remarks is respectfully requested.

Claims 1-24 are pending in the application. Claim 5 has been cancelled. Claims 1-4, 6-8, 10-17, 21 and 24 have been amended. Claims 1-4 and 6-24 remain in this application.

The oath/declaration was objected for failure to identify the application by application number and filing date and for omitting the clause "willful false statements ...". Record is made of a telephone interview between applicant's representative and the Examiner which took place on November 26, 2003 and during which the Examiner confirmed that the declaration as originally filed is in fact in order and acceptable.

Claims 1-24 stand rejected under 35 U.S.C. §102(e) as being anticipated by U.S. published application No. 2003/0083042 to Abuhamedh.

The rejection of claims 1-24 as being anticipated by Abuhamedh is hereby traversed and reconsideration of this rejection is hereby respectfully requested in view of the following amendments and remarks.

The application has 7 independent claims 1, 6, 10, 13, 17, 21 and 24. Claim 1, as amended herein, recites a device for storing information, for use in conjunction with a mobile telephone. The device includes a first means for storing a sum of money available for call charges and a second means for storing the

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identification of a telephone network provider. The first and second means are each configured as a separate memory chip on a common card.

Regarding the other independent claims, each of these independent claims also recites two separate memory means (storage means/devices) on a common card which physically separate the money management in the device from the call identification/authorization functionality to increase the security of the call features. This is described with particularity in paragraph [0013] of the specification.

Conversely, Abuhamdeh does neither teach nor suggest that the payment function and the call identification and network functionality are implemented on two separate chips located on the same card. Although Abuhamdeh describes implementing the first and second means on a smart card, he does not suggest the use of two different memory chips on a common card.

Since Abuhamdeh does not show each and every feature of the claimed invention, withdrawal of the rejection of claims 1, 6, 10, 13, 17, 21 and 24 as being anticipated by Abuhamdeh is hereby respectfully requested. Claims 2-4, which depend from amended claim 1, claims 7-9 which depend from amended claim 6, claims 11-12 which depend from amended claim 10, claims 14-16 which depend from amended claim 13, claims 18-20 which depend from amended claim 17, and claims 22-23 which depend from amended claim 21, should then also be patentable over Abuhamdeh for the same reasons that claims 1, 6, 10, 13, 17, 21 and 24 are patentable.

In view of the above presented remarks and amendments, it is respectfully submitted that all claims on file should be considered patentably differentiated over

the art and should be allowed.

Reconsideration and allowance of the present application are respectfully requested.

Should the Examiner consider necessary or desirable any formal changes anywhere in the specification, claims and/or drawing, then it is respectfully requested that such changes be made by Examiner's Amendment, if the Examiner feels this would facilitate passage of the case to issuance. If the Examiner feels that it might be helpful in advancing this case by calling the undersigned, applicant would greatly appreciate such a telephone interview.

Respectfully submitted,

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